Frequently Asked Questions:

How to safeguard my OCBC Velocity Access

1. **How do I ensure that my OCBC Velocity User ID is not compromised?**

   a. **DO NOT** click on any links provided in suspicious emails or SMS

   b. **NEVER** divulge banking credentials or one-time passwords to anyone or any organization or key such confidential information into unverified webpages

   c. If you have employees leaving the organization, kindly make sure you submit request to the bank to remove the respective user from OCBC Velocity. While waiting for the request to be processed, these are the precautions that you should take.

      i. Block their access via the "Block my access temporarily" hyperlink found on the OCBC Velocity login page. You will need to enter their OCBC Velocity login credentials, AND

      ii. Delete the OCBC Business Mobile Banking app from their device.

   d. Look out for notifications from OCBC either via SMS or email notifying of major changes or transactions. Notify the bank immediately at +65 6538 1111 if these are not valid actions initiated by you.

2. **Are there any actions I can take as a OCBC Velocity User, to minimize my risk from phishing scams?**

   a. **DO NOT** click on any links provided in suspicious emails or SMS

   b. **NEVER** divulge banking credentials or one-time passwords to anyone or any organization or key such confidential information into unverified webpages

   c. **LOOK OUT** for notifications from OCBC either via SMS or email notifying of major changes or transactions. Notify the bank immediately at +65 6538 1111 if these are not valid actions initiated by you.

   d. **VERIFY** the authenticity of the website you are accessing

Step 1: Click on the lock icon next to address bar
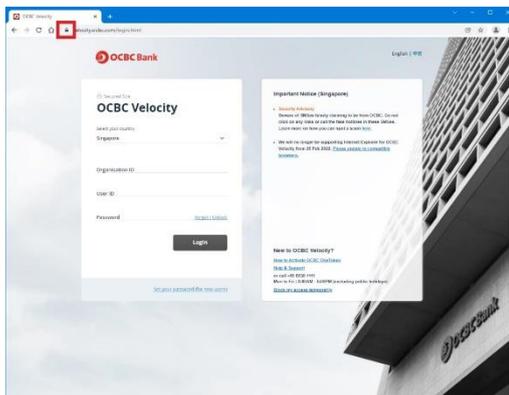
Step 2: Verify that connection is secure

- Chrome/ Microsoft Edge: Click on "Connection is secure" on the opened drop bar
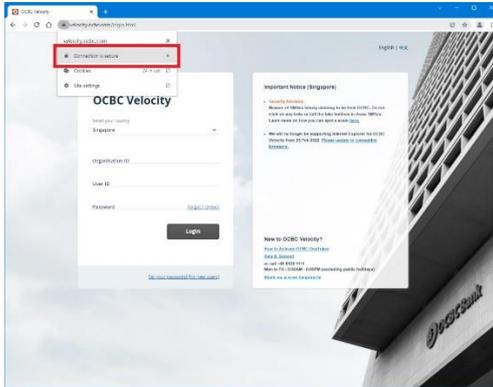
- Firefox: Click on "Connection secure" on the opened drop bar
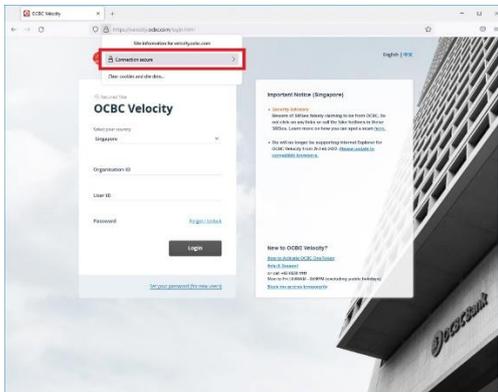
- Safari: Not applicable

Step 3: Verify certificate is valid

- Chrome/ Microsoft Edge: Click on "Certificate is valid", a small window with certificate information will appear.
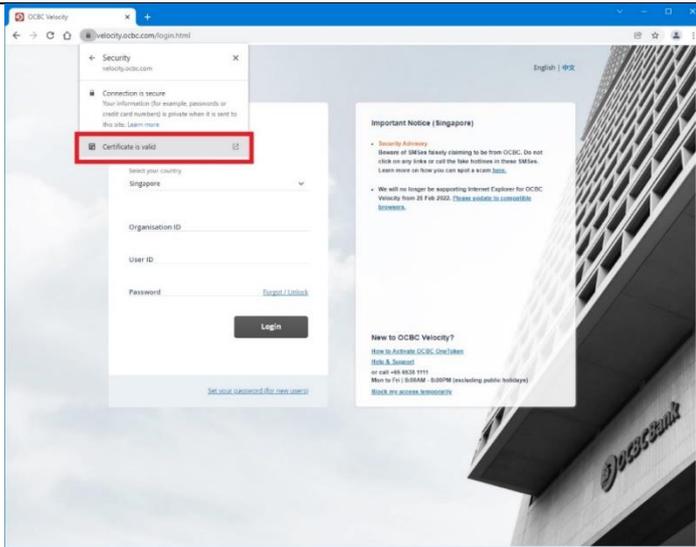
- Firefox: Click on "More information", a small window with website information will appear
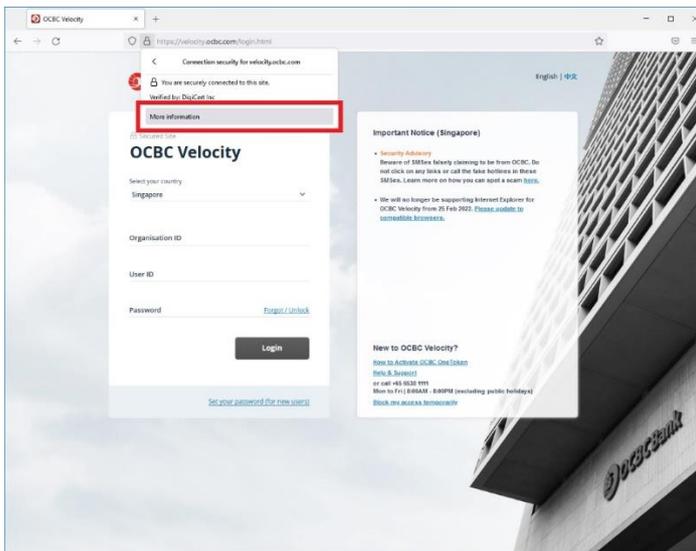
- Safari: Click "Show Certificate" on the pop-up window
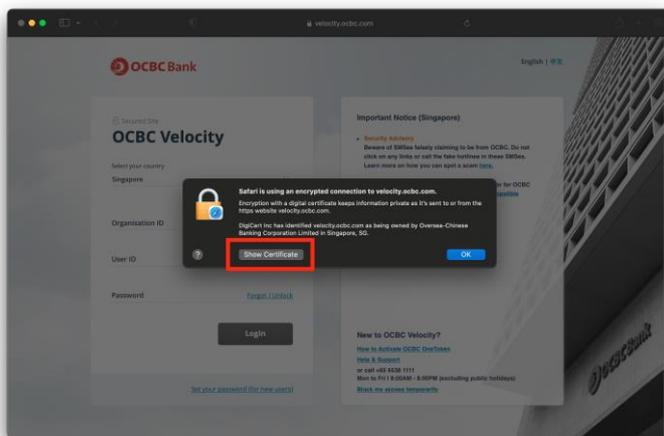
Step 4: Verify the issuer information, validity, and subject

- Chrome/ Microsoft Edge:
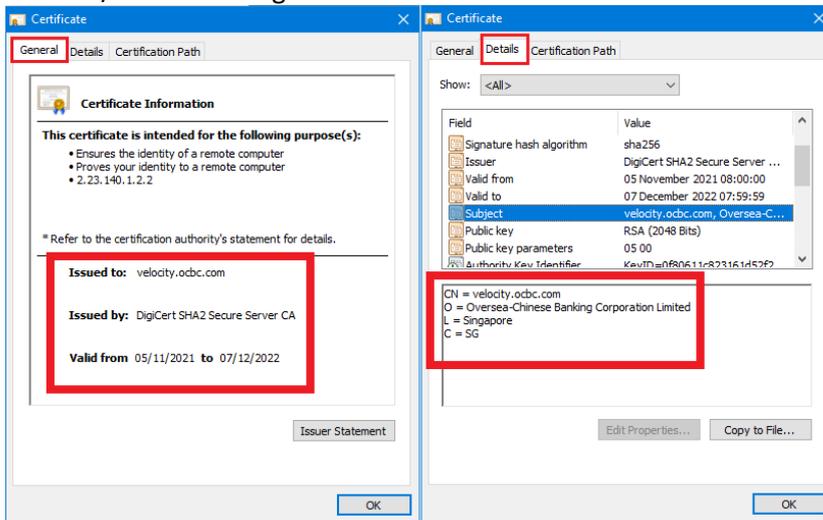
- Firefox: Click on "View Certificate" button, a new tab with certificate information will be opened. Verify the certificate information and validity
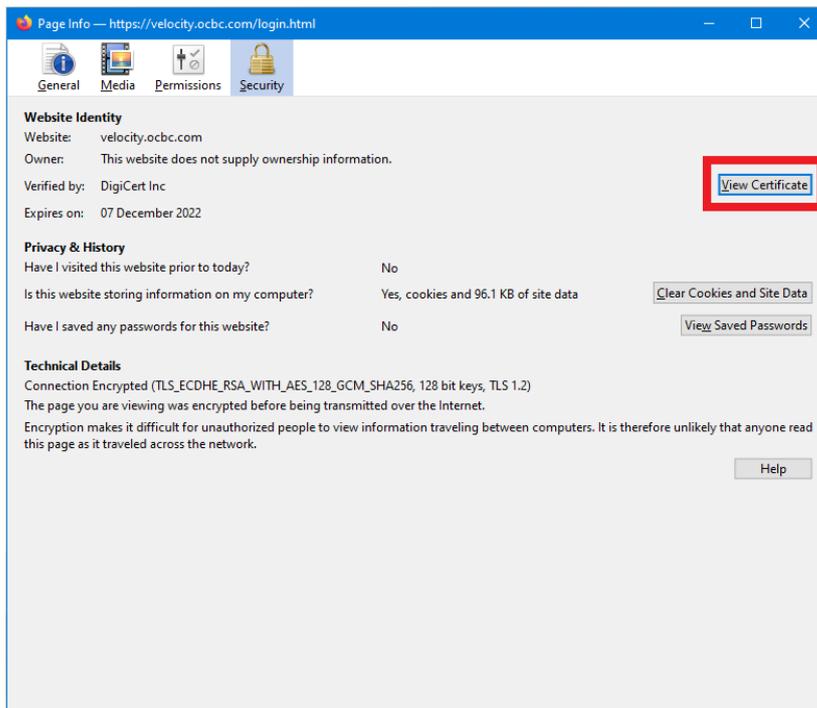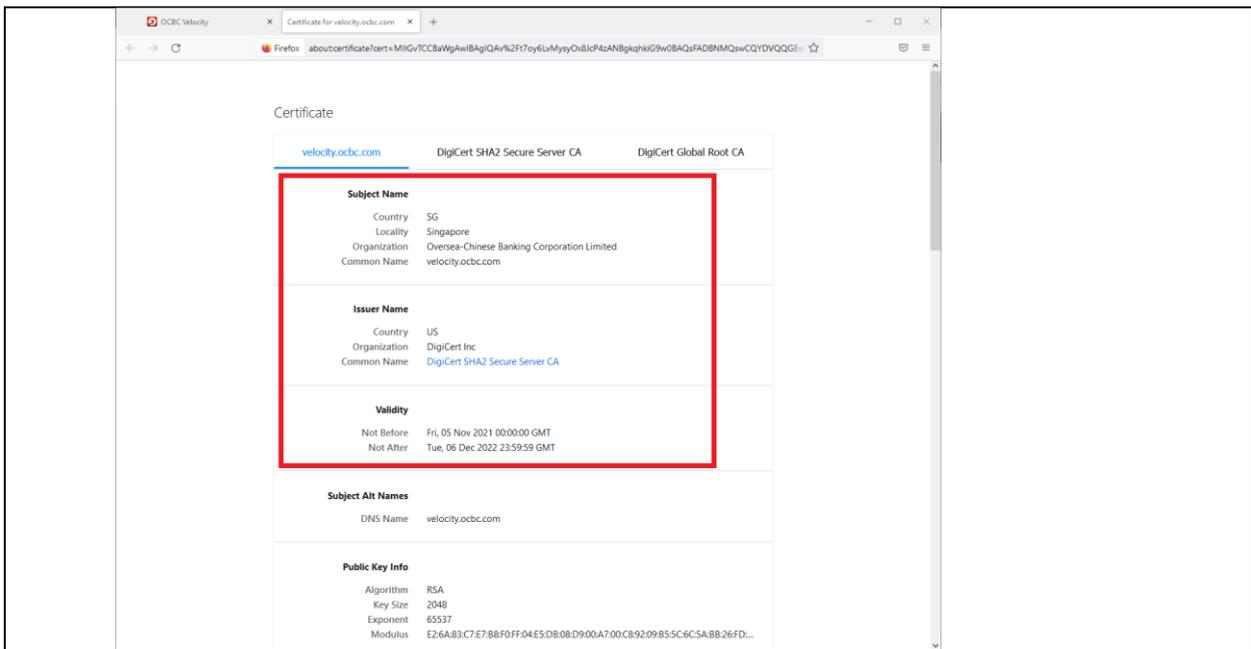
- Safari: Verify the validity, issuer, and subject by expanding on the "Details" section
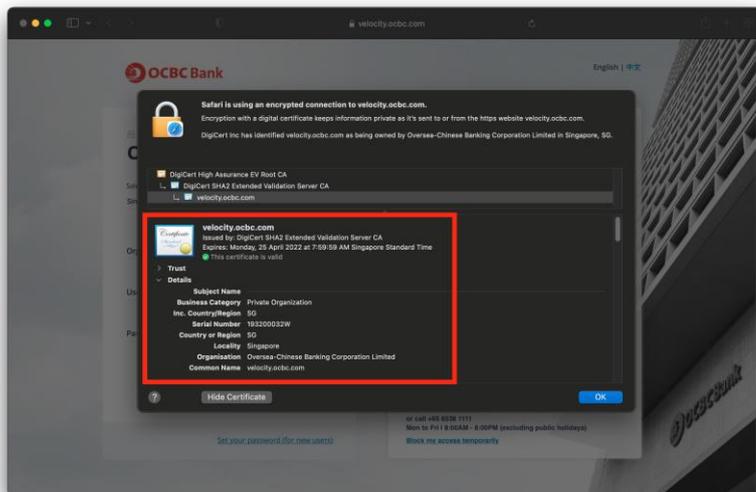
3. **How does the scammer know that I have an account with OCBC? Is the bank's system compromised?**

   a. Scammers are sending mass phishing SMS/ emails. They do not know if you have an account with OCBC Bank. They would know that you have an account with OCBC should you click on the link and provide your login credentials. It is therefore important to stay vigilant against phishing scams. Do not click on such phishing SMS links.

   b. We wish to assure you that our banking systems remain secure and have not been compromised.

4. **With so many SMSes sent by scammers, how can I differentiate if the SMS is legitimate from OCBC?**

   a. The Bank will not send you any message asking you to click into a link to verify or validate certain transaction information. If in doubt, please call us at +65 6538 1111. We wish to assure you that our banking systems remain secure and have not been compromised.

5. **What should I do if I suspect my OCBC Velocity User login credentials have been compromised?**

   a. You can login to OCBC Velocity and change your password immediately
   b. You may also block your own ID access
       i. Via OCBC Velocity log-in page via the hyperlink "Block my access temporarily" immediately, and submit your request to us to delete and re-apply a new user ID
       ii. Via OCBC Business Mobile app > click More > Block Access > Key in your Org ID, User ID, Password > Block Access

   c. Alternatively, call us at +65 6538 1111 for assistance required.
   d. To reactivate your account, please submit a request form. You may retrieve it via OCBC Business Banking website > Help & Support (top of webpage) > Banking forms > Apply & Manage OCBC Velocity

6. **What should I do if I lose my mobile?**

   a. You can activate OneToken on another mobile device, and this will automatically deactivate OneToken on your previous device. Download OCBC Business Mobile Banking app on your new device. Log in with your OCBC Velocity credentials and follow the steps via Lost / Changed Phone hyperlink
   b. Alternatively, you can block your own access
       i. Via OCBC Velocity log-in page via the hyperlink "Block my access temporarily" immediately
       ii. Via OCBC Business Mobile app > click More > Block Access > Key in your Org ID, User ID, Password > Block Access

   c. You can also call us at +65 6538 1111 for any assistance required
   d. To reactivate your account, please submit a request form. You may retrieve it via OCBC Business Banking website > Help & Support (top of webpage) > Banking forms > Apply & Manage OCBC Velocity

7. **What should I do if I lose my Hardware Token?**

a. We recommend that you block your own ID access
   i. Via OCBC Velocity log-in page via the hyperlink "Block my access temporarily" immediately
   ii. Via OCBC Business Mobile app > click More > Block Access > Key in your Org ID, User ID, Password > Block Access

b. Alternatively, call us at +65 6538 1111 for assistance required.
c. To request for a new token, please submit a request form. You may retrieve via OCBC Business Banking website > Help & Support (top of webpage) > Banking forms > Apply & Manage OCBC Velocity

8. What should I do if I suspect that my mobile phone has been hacked?

a. This could be a situation where your OCBC Velocity ID/Password may have been compromised.
b. We recommend that you block your own ID access
   i. Via OCBC Velocity log-in page via the hyperlink "Block my access temporarily" immediately
   ii. Via OCBC Business Mobile app > click More > Block Access > Key in your Org ID, User ID, Password > Block Access

c. Alternatively, call us at +65 6538 1111 for assistance required.
d. To reactivate your account, please submit a request form. You may retrieve via OCBC Business Banking website > Help & Support (top of webpage) > Banking forms > Apply & Manage OCBC Velocity

9. What should I do if I discover a fraudulent transaction from my account?

a. We recommend that you block your own ID access
   i. Via OCBC Velocity log-in page via the hyperlink "Block my access temporarily" immediately
   ii. Via OCBC Business Mobile app > click More > Block Access > Key in your Org ID, User ID, Password > Block Access

b. Please call us immediately at +65 6538 1111